

Figure 1 (prior art)

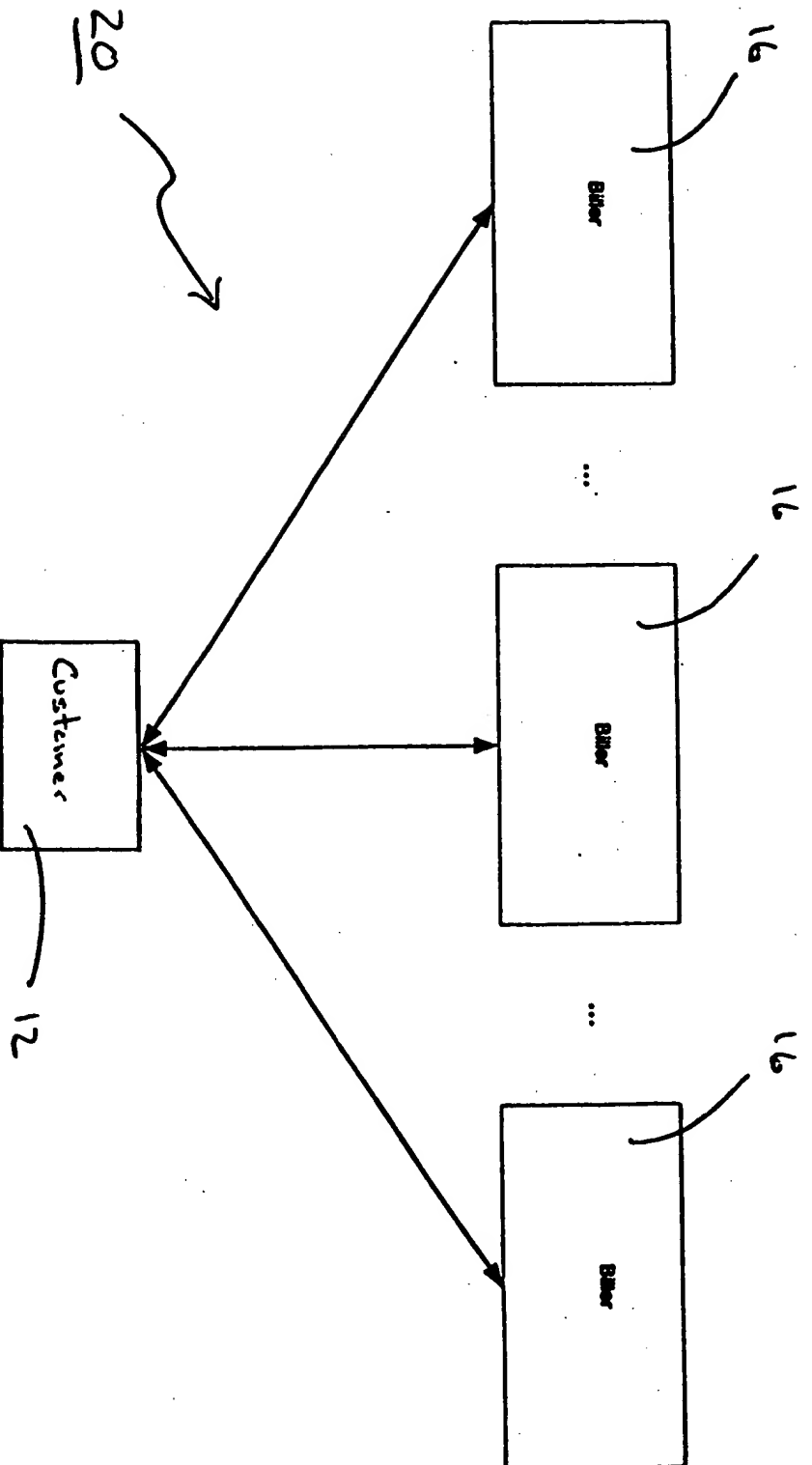


Figure 2 (prior art)

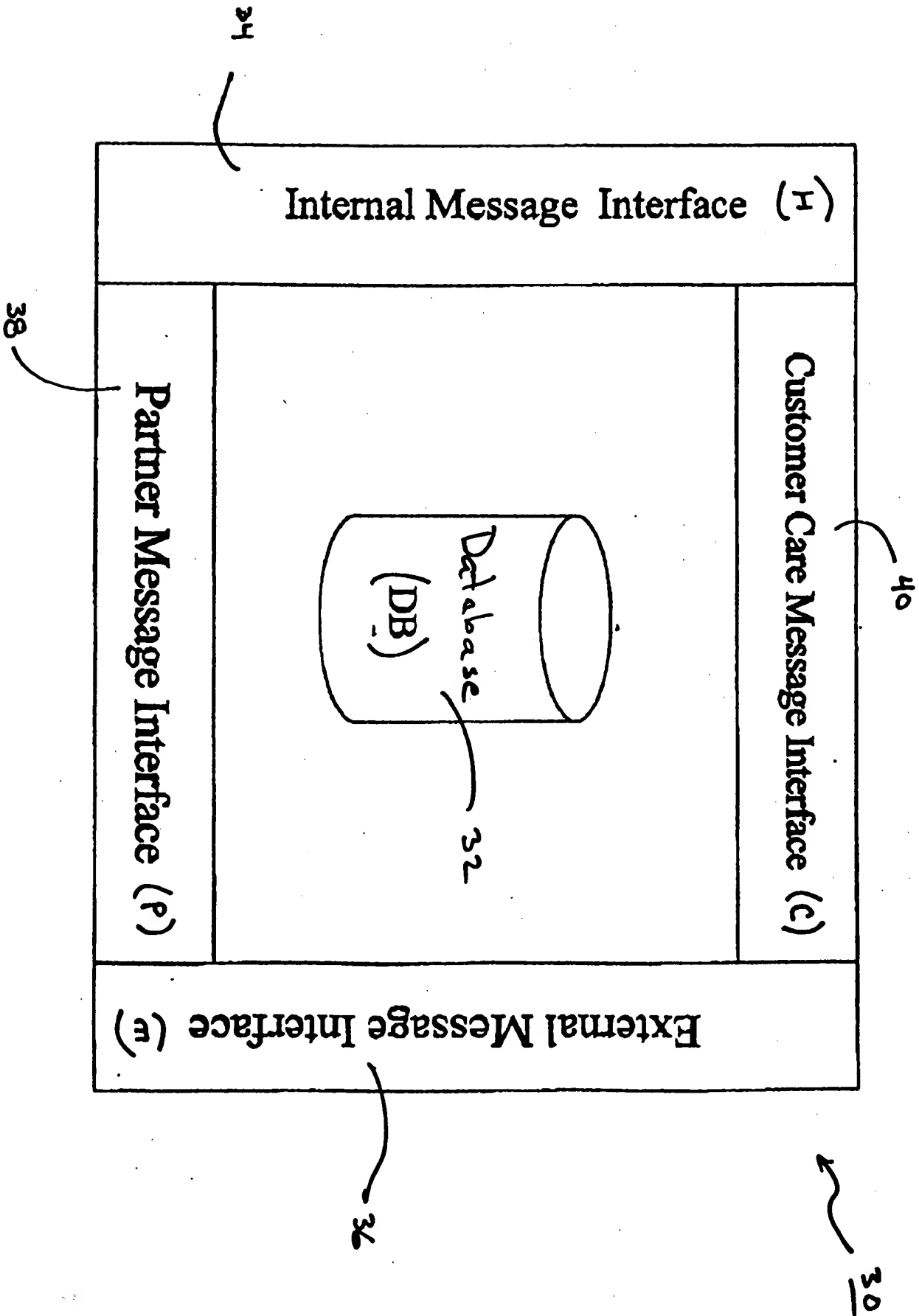


Figure 3
09414731.100899

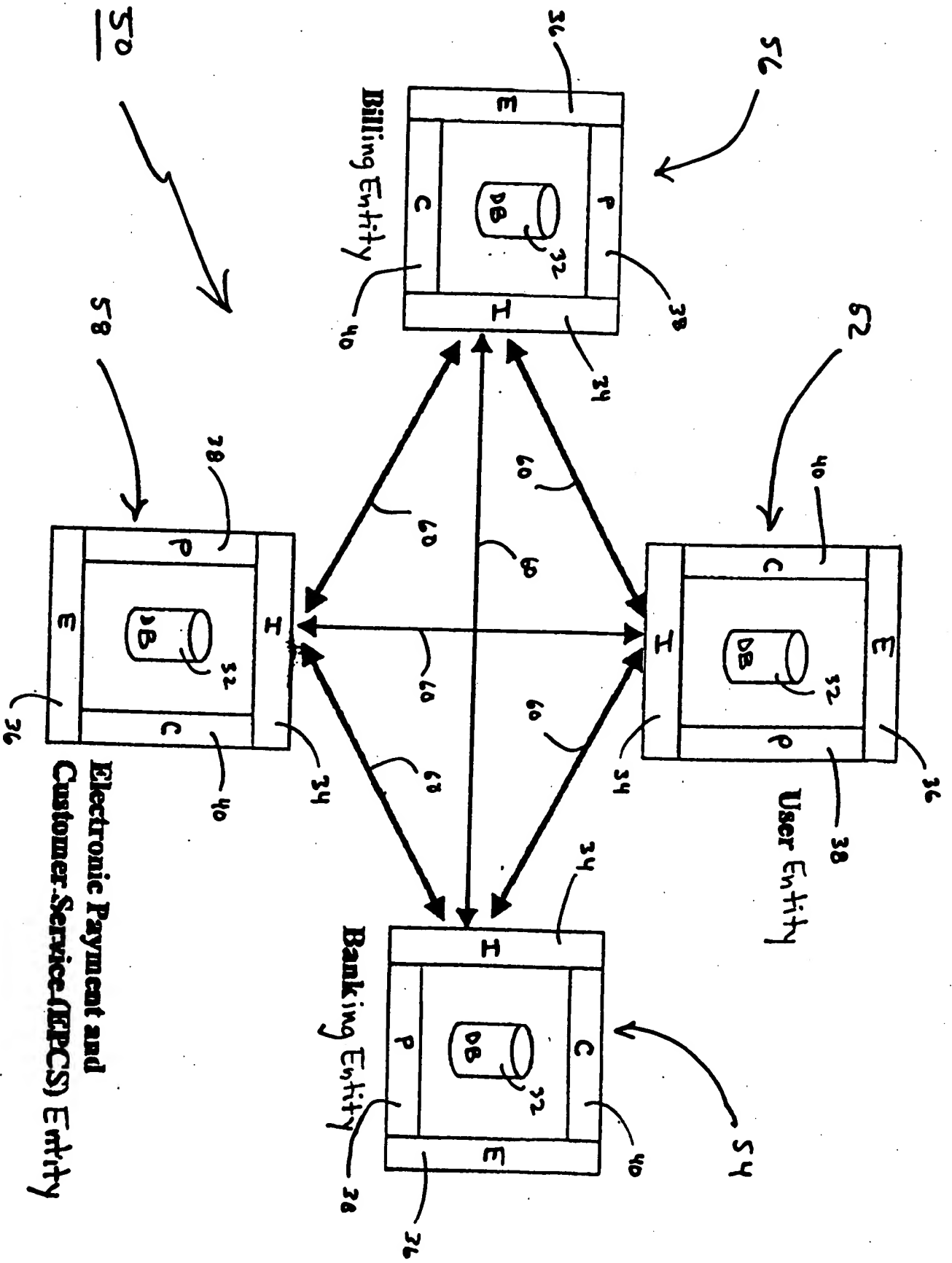


Figure 4

09444731.100899

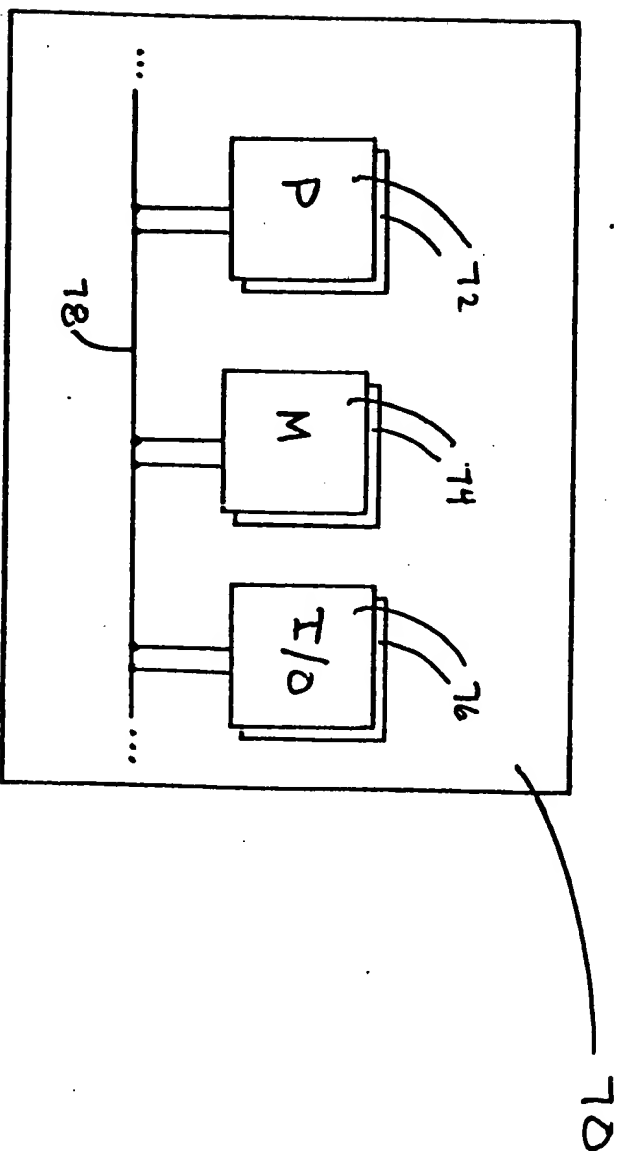
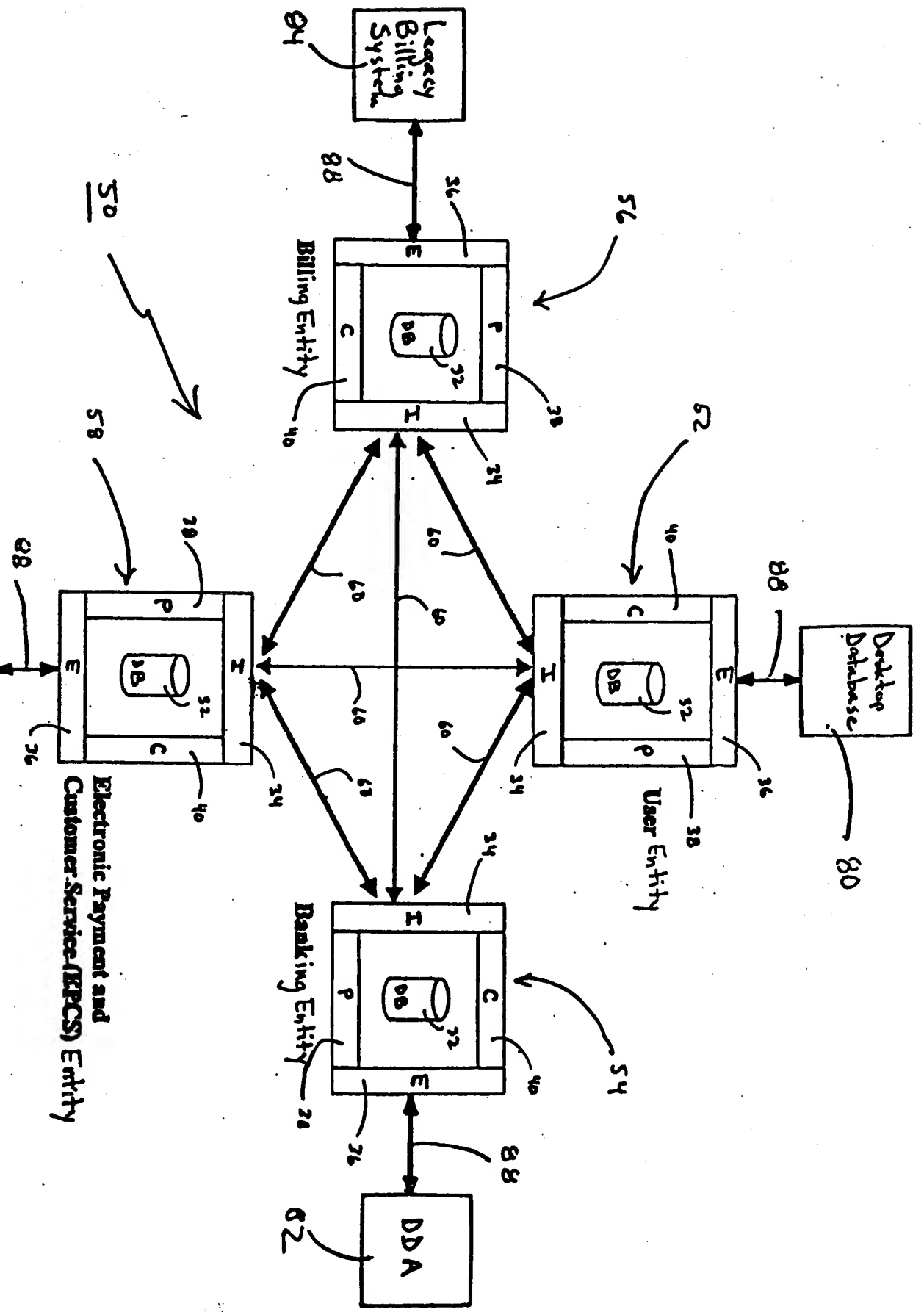


Figure 5

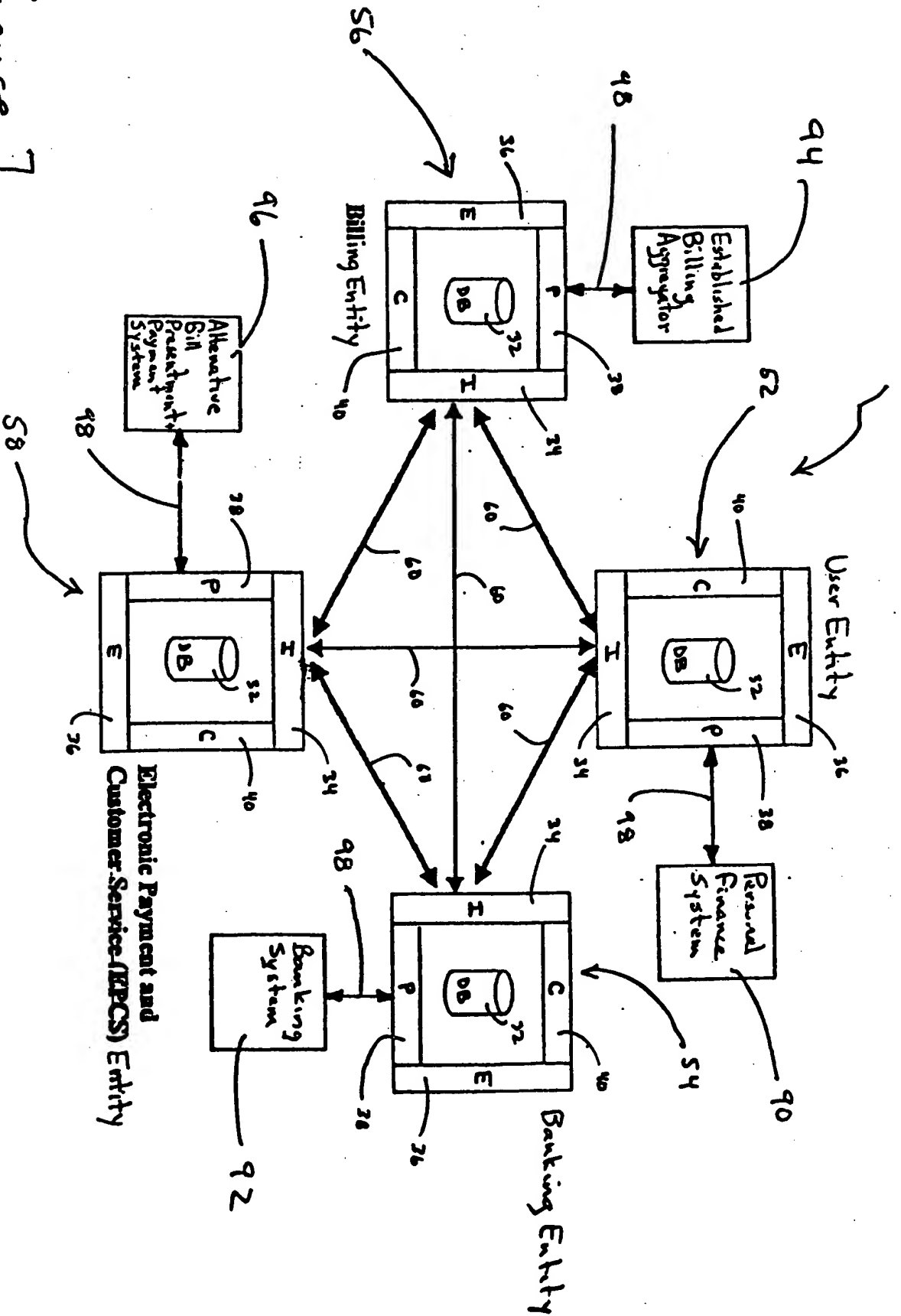
09414731 100699

Figure 6



52

Figure 7



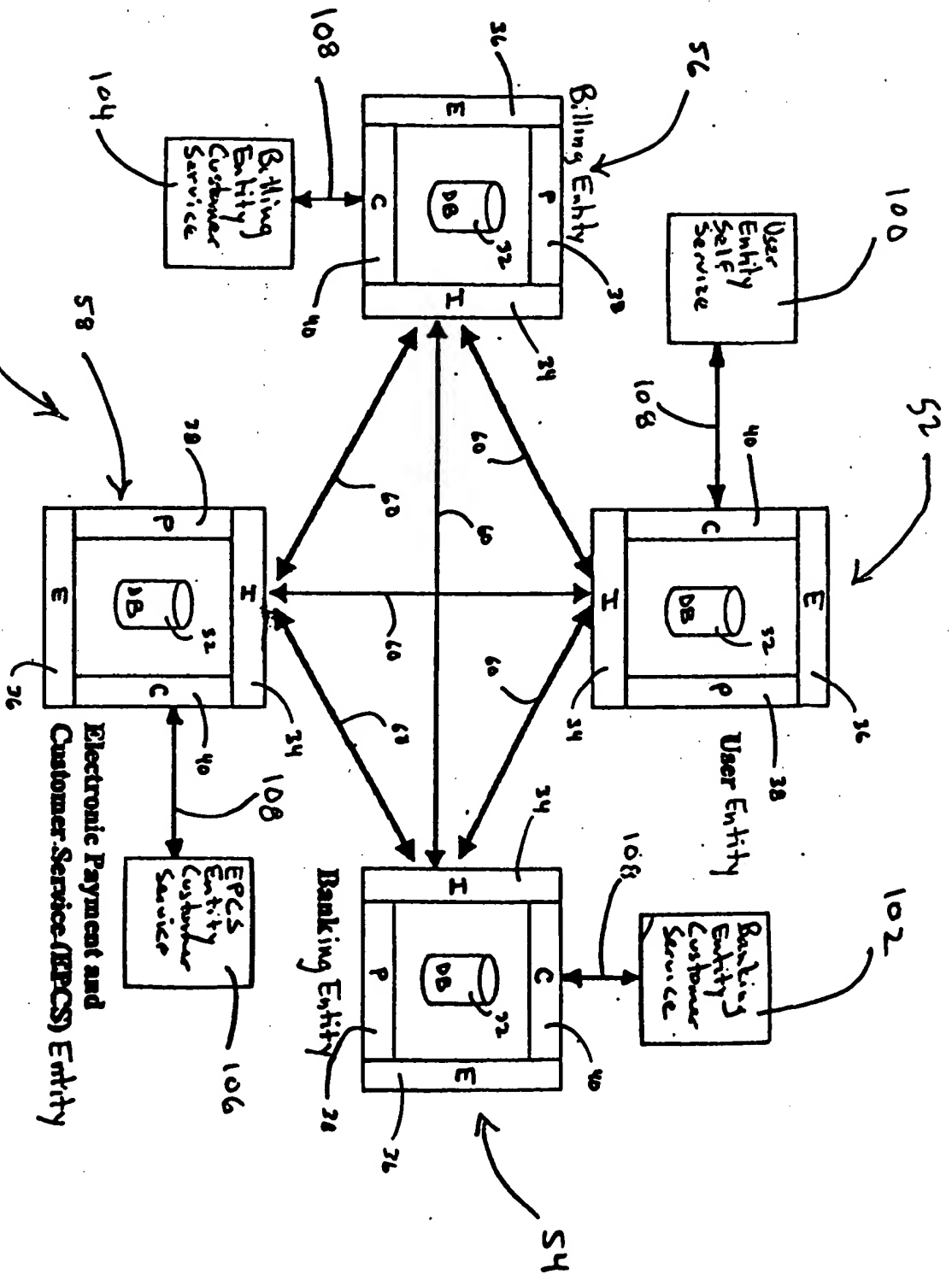
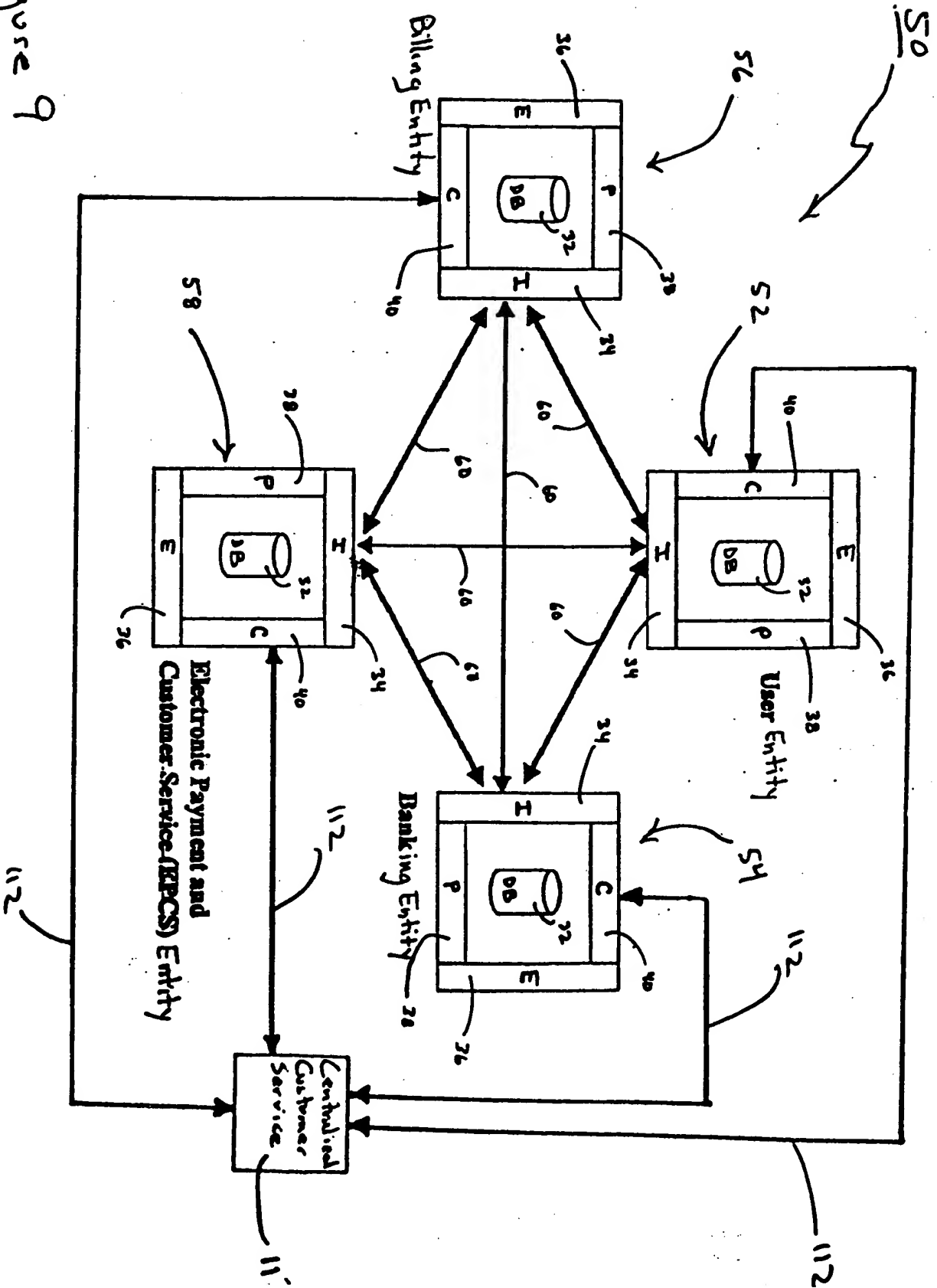


Figure 8

Figure 9



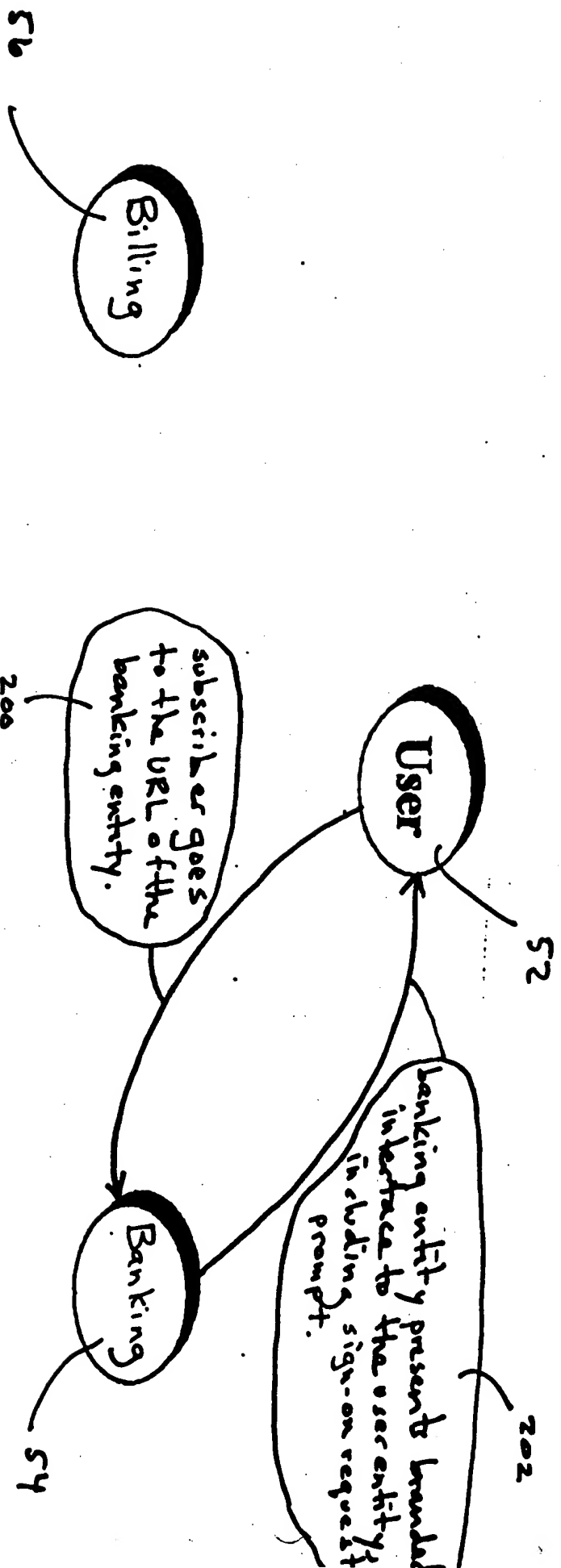


Figure 10

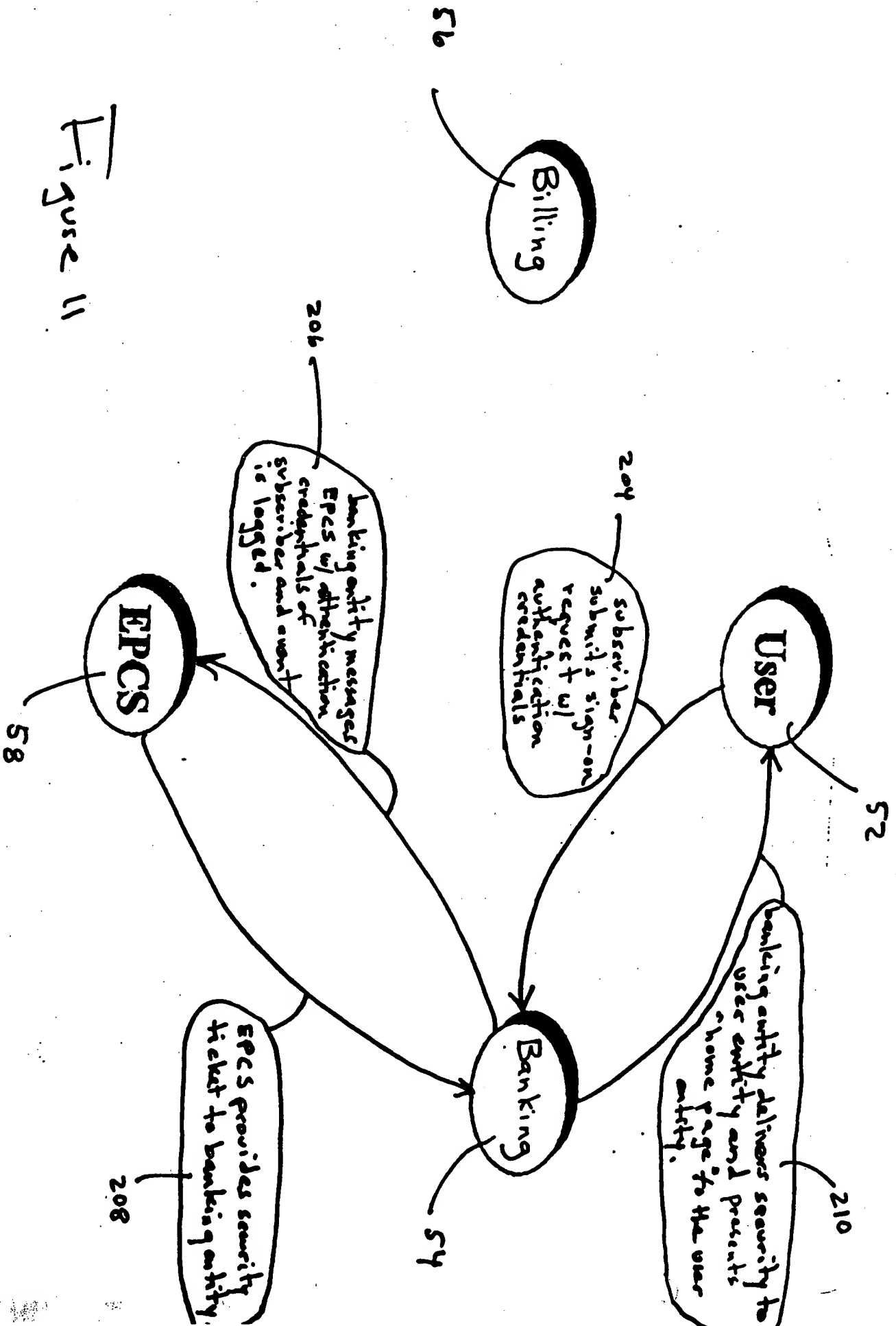


Figure 11

09444731.100899

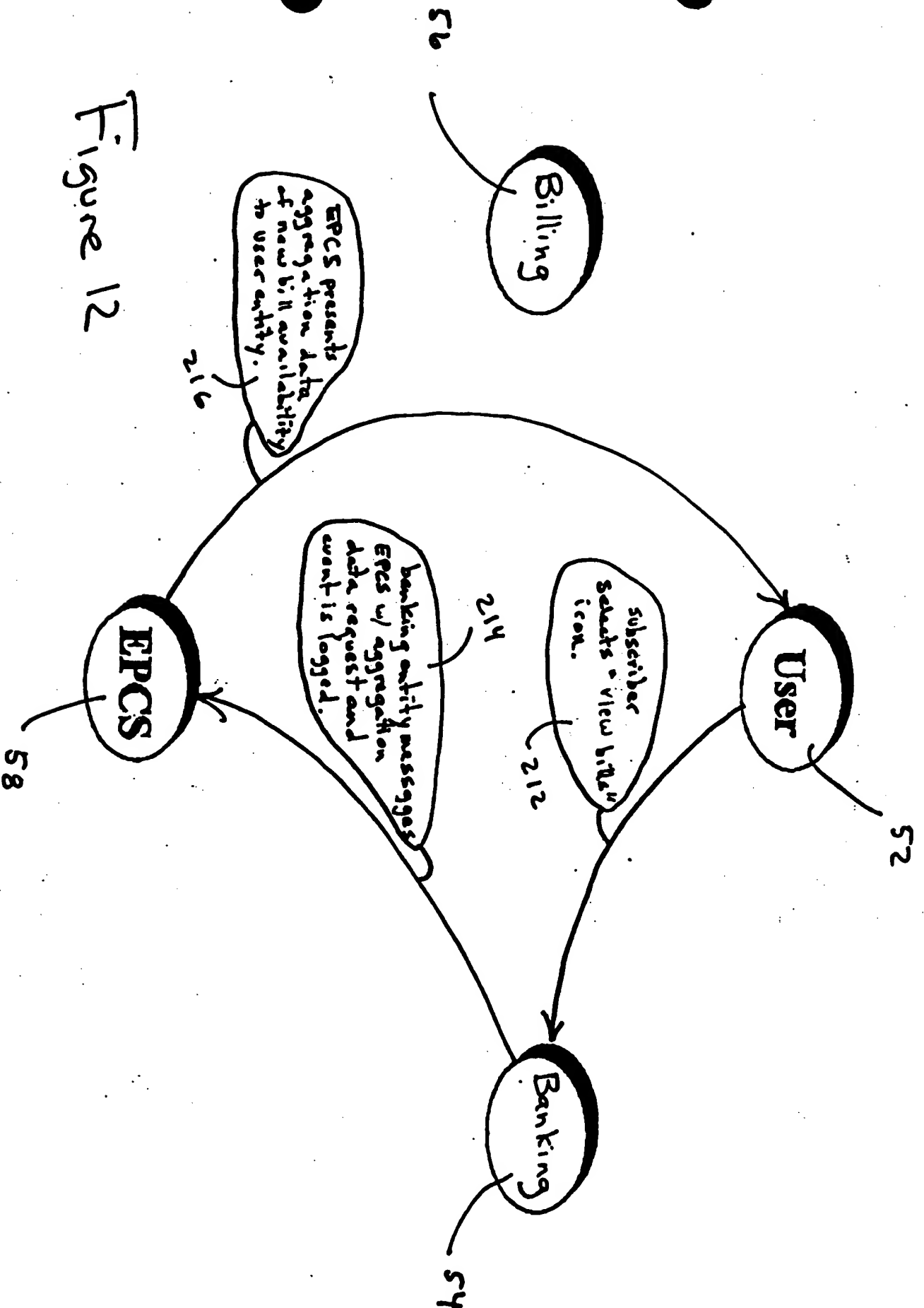


Figure 12

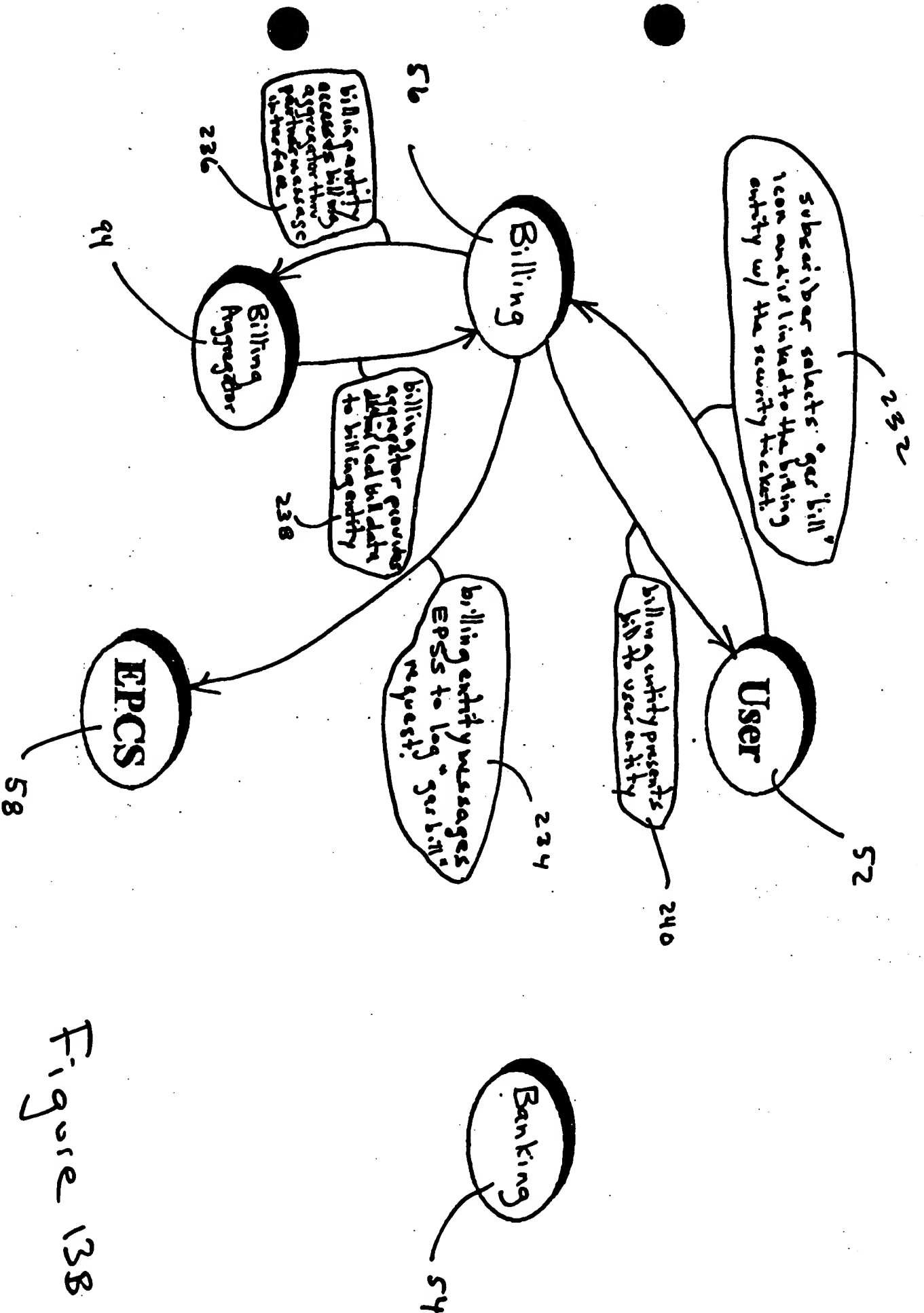


Figure 138

09444731.100899

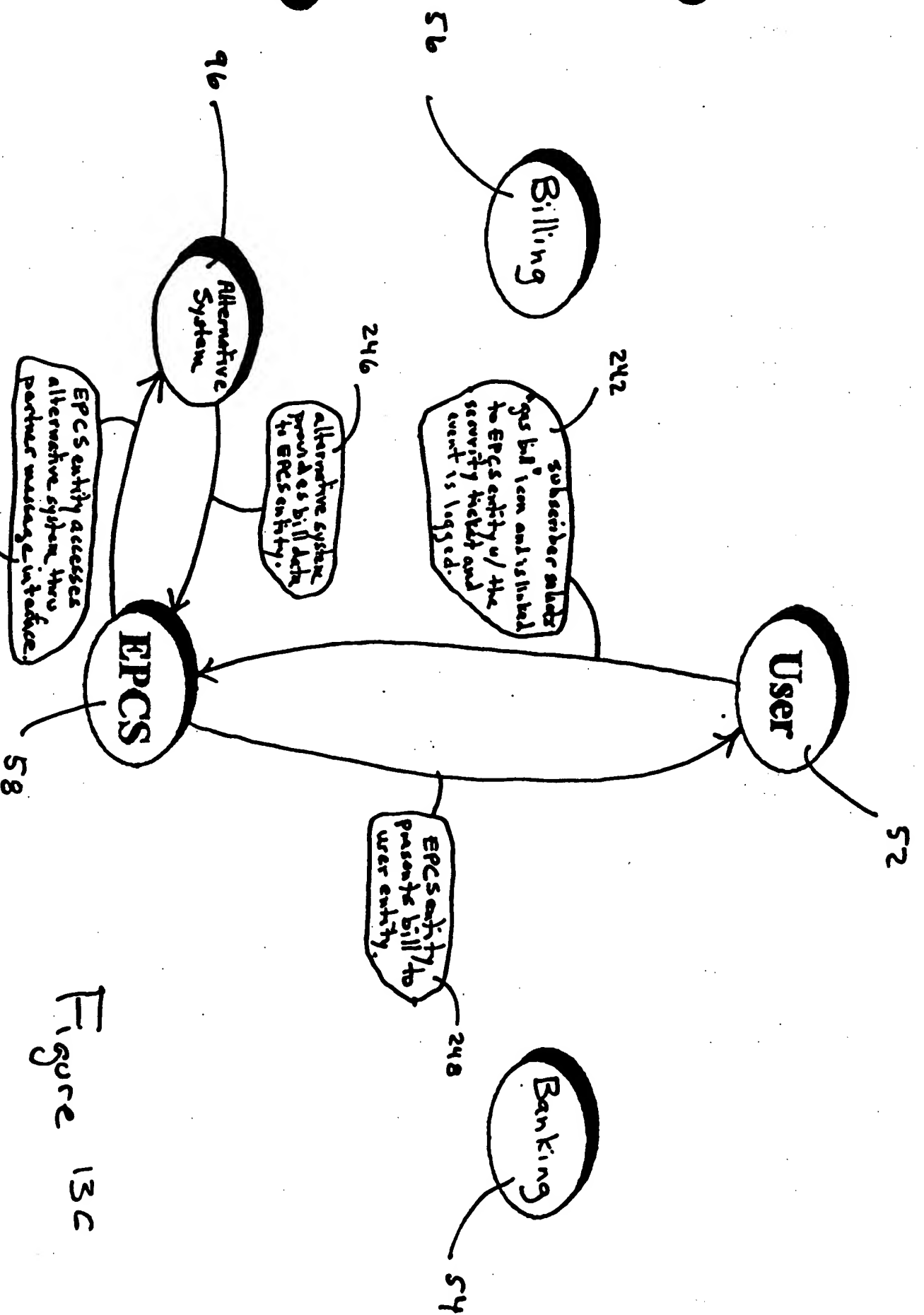
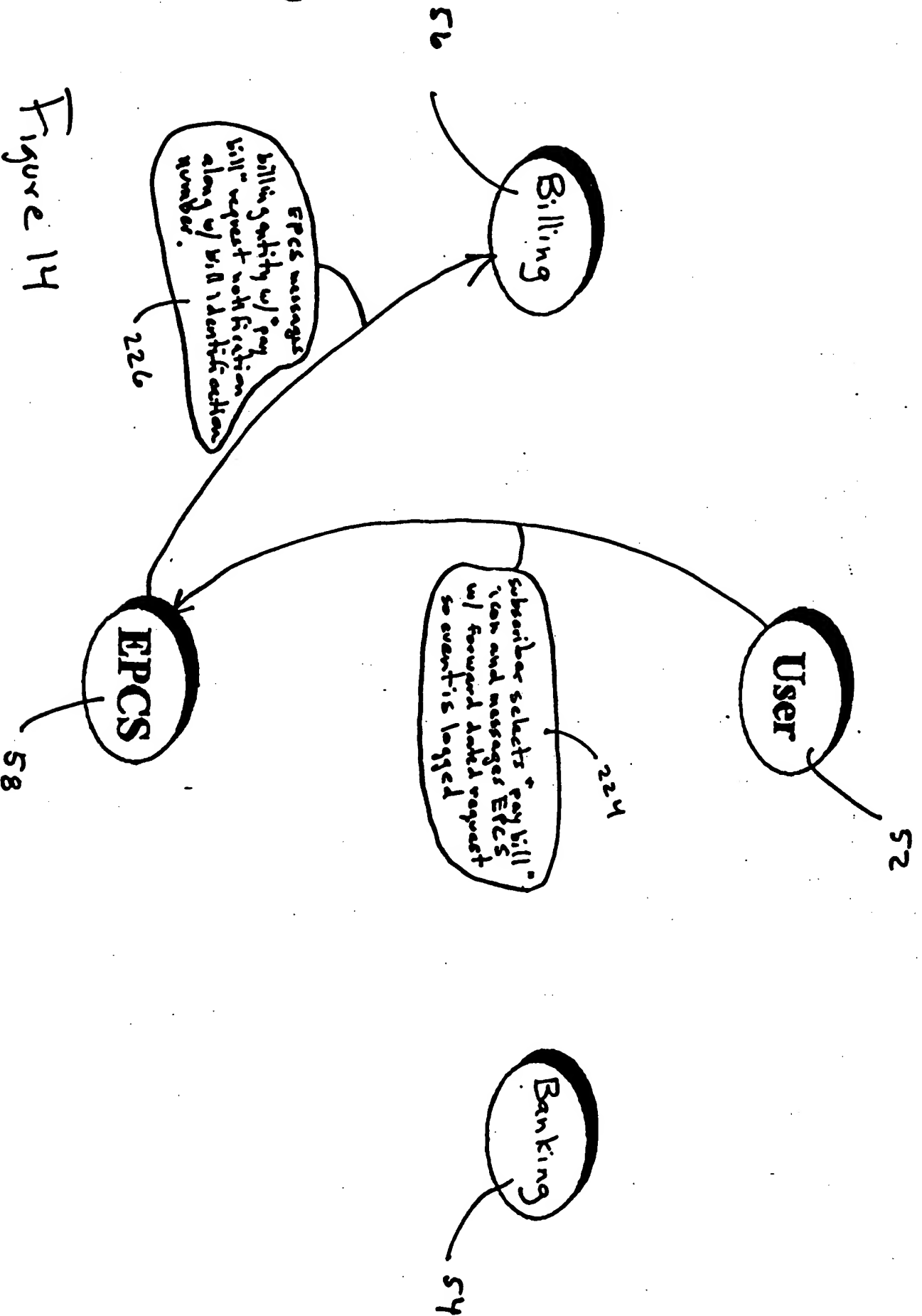


Figure 13C

Figure 14



User

52

Billing

56

EPCS remits
payment to billing
entity and event
is logged.

230

EPCS

58

Banking

54

EPCS posts debit w/
banking entity and
event is logged.

228

Figure 15

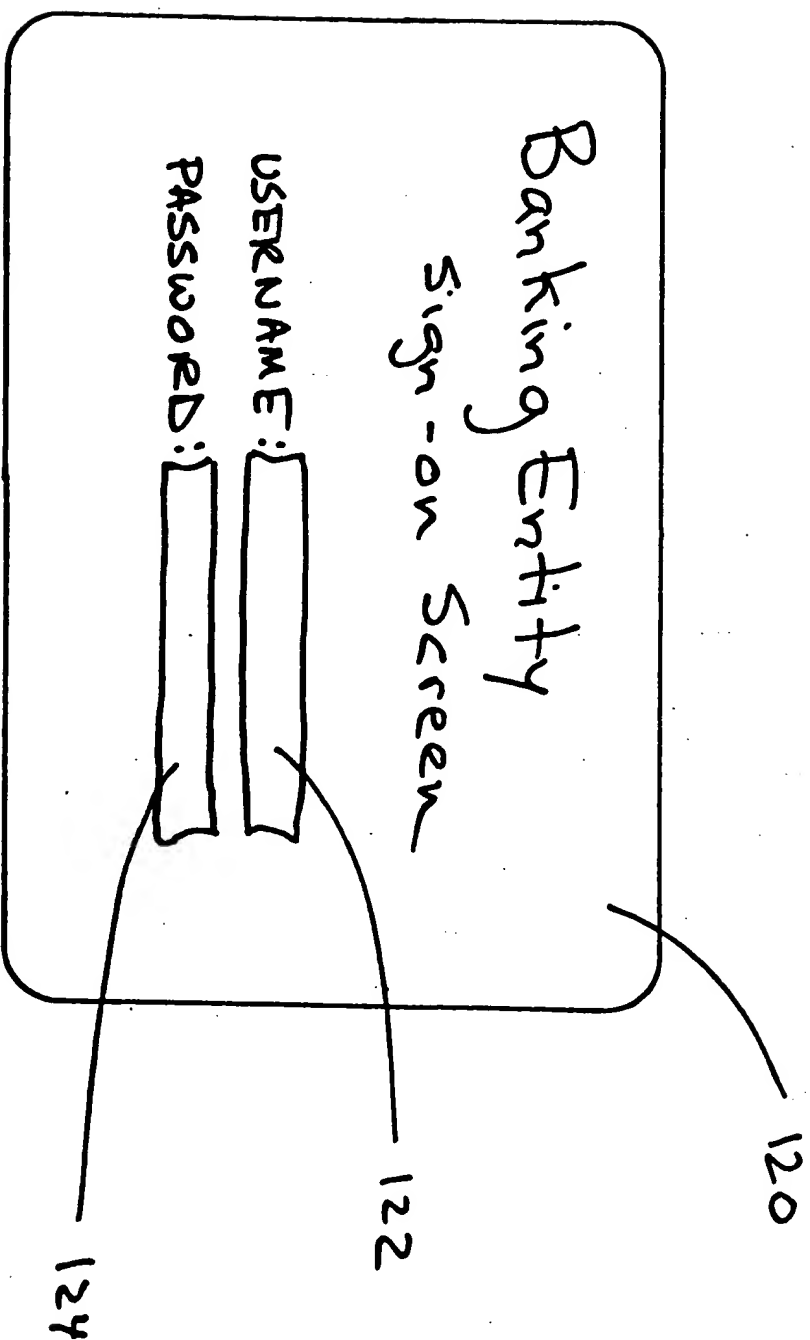


Figure 16

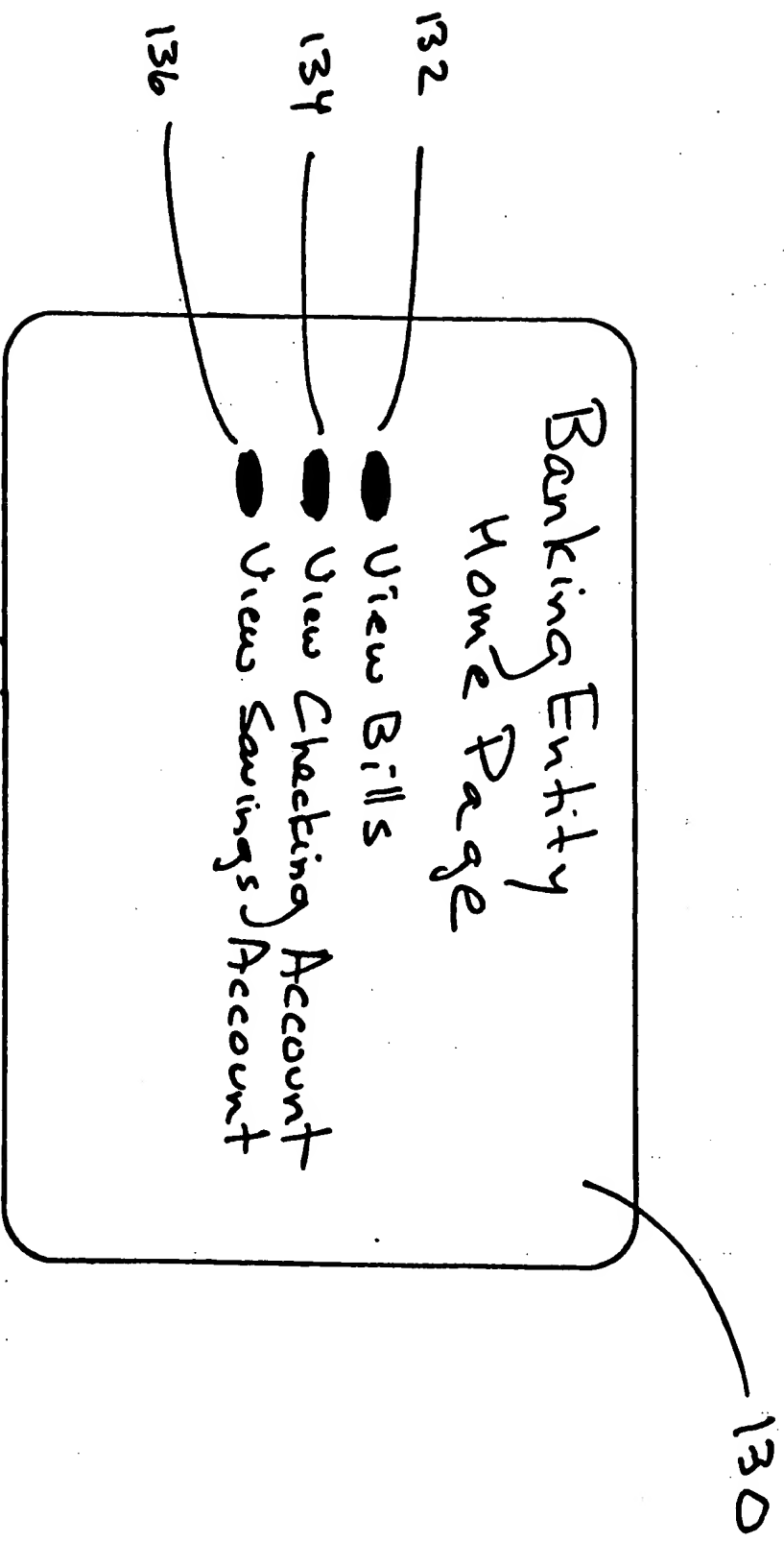


Figure 17

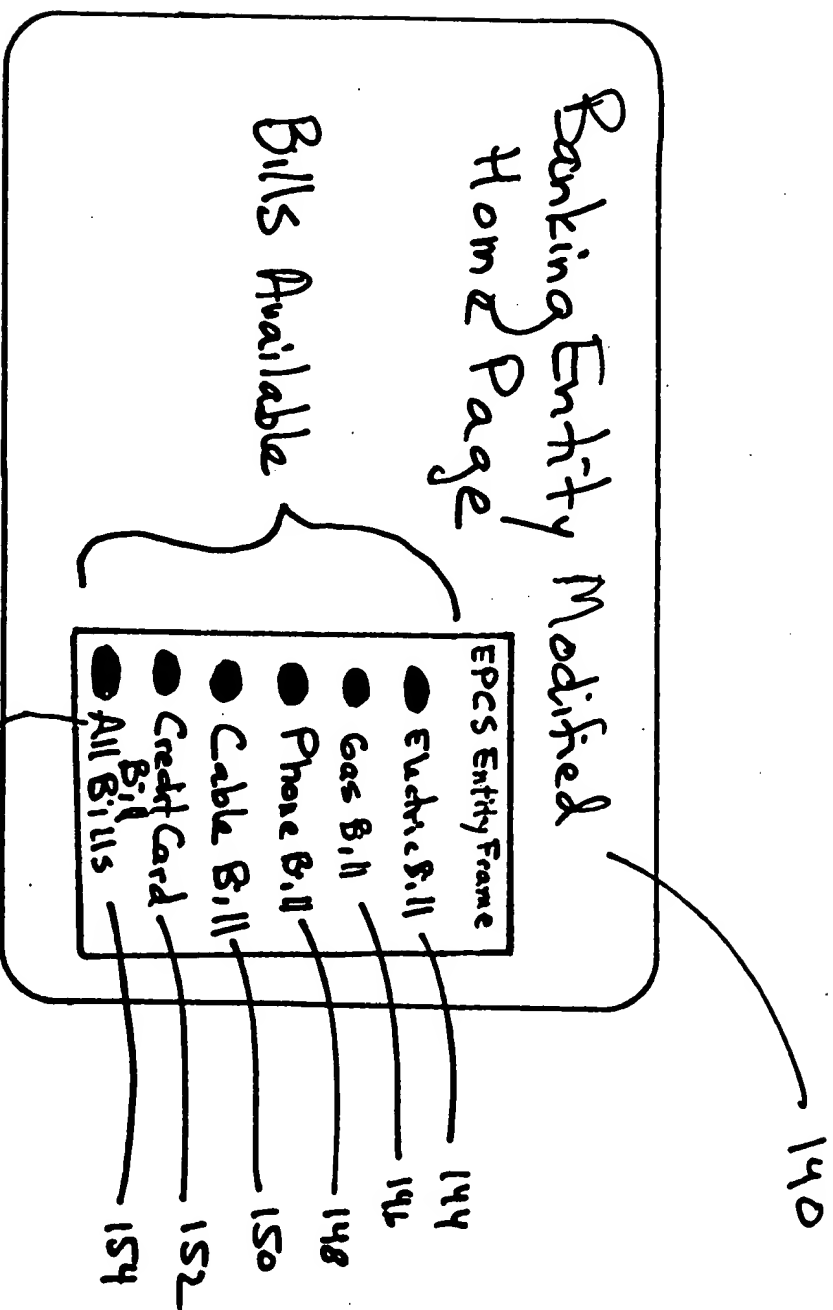


Figure 18

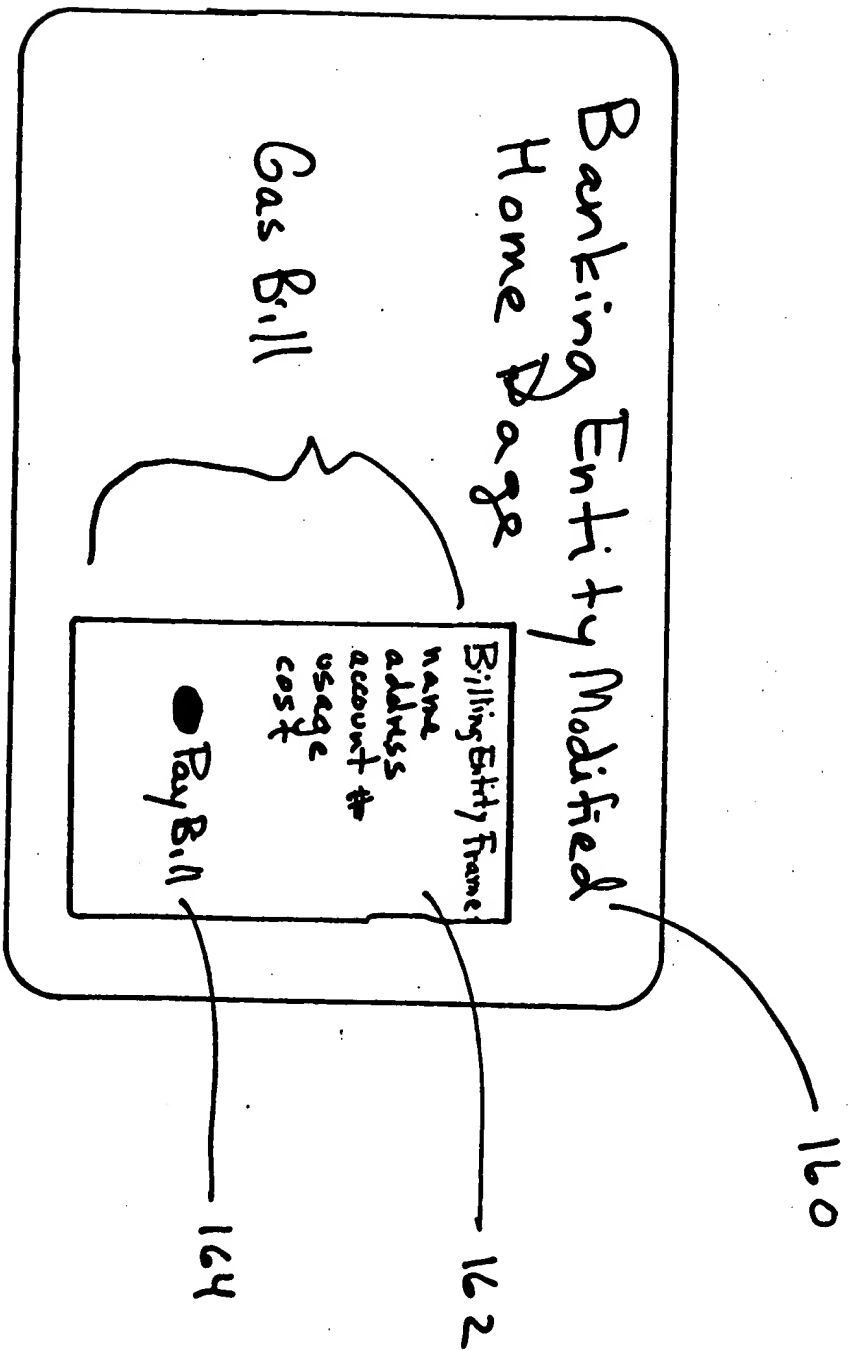


Figure 19

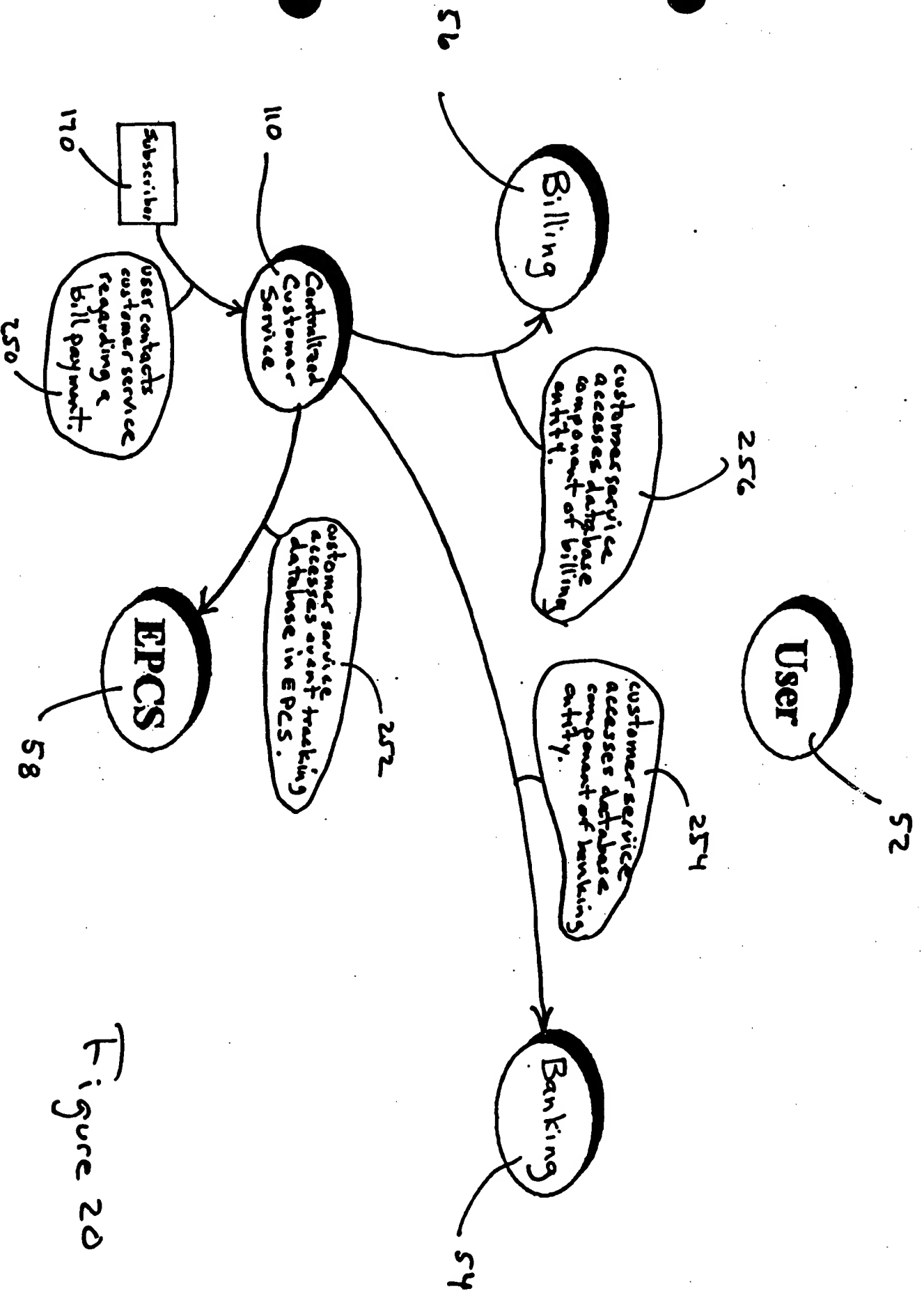


Figure 20

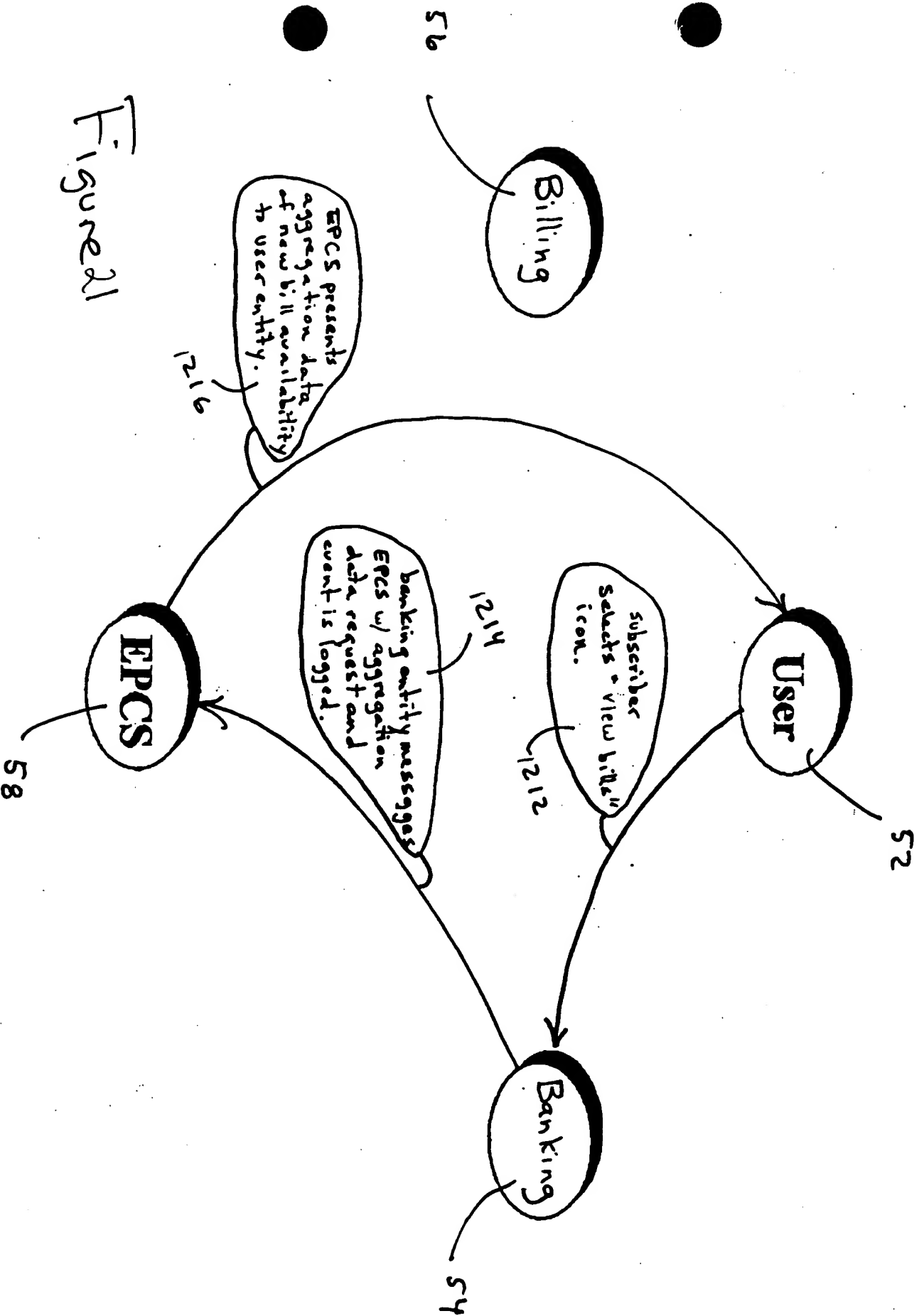


Figure 11

1170

76-1178

FIGURE 22A

[illegible]

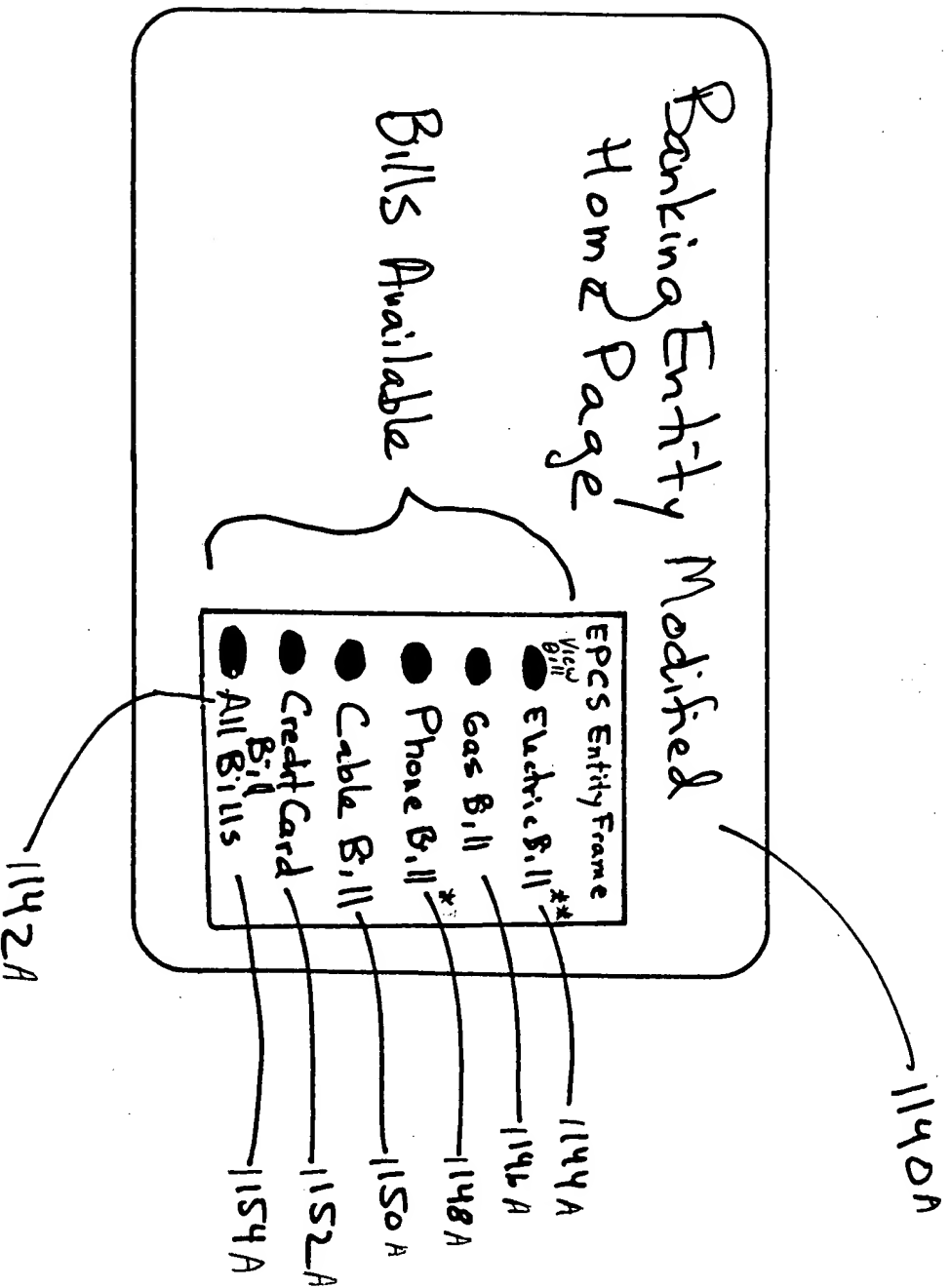


Figure 23A

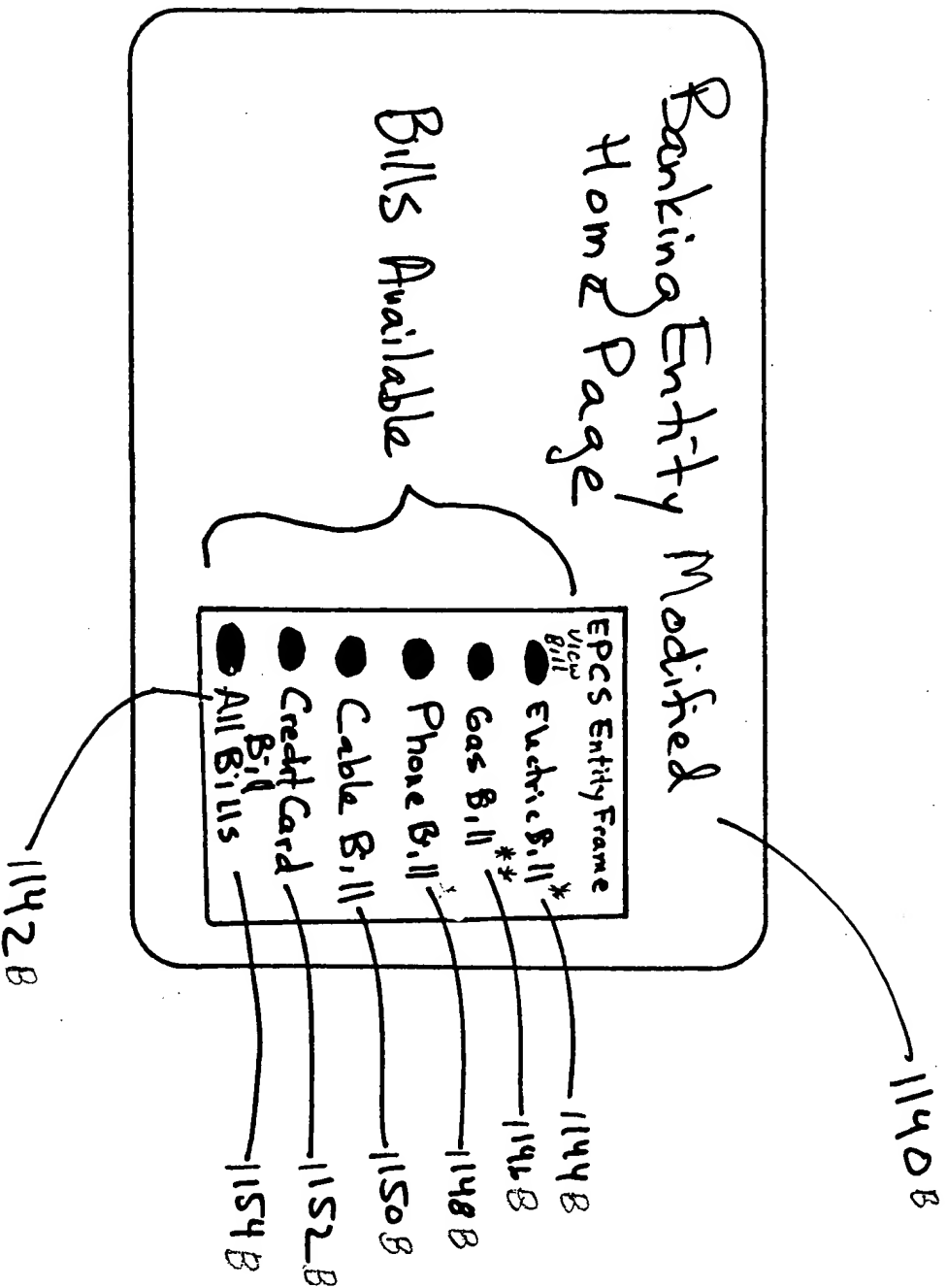


Figure 23B

Banking Entity Modified
Home Page

Bills Available

EPCS Entity Frame	
<input checked="" type="radio"/> <small>View Bill</small>	<small>Pay Bill</small>
Electric B. 11	*\$2540
Gas B. 11	\$27.00
Phone B. 11	*\$45.00
Cable B. 11	\$30.00
Credit Card	\$134.00
All Bills	\$257.00

1140c

1155

1144c

1142c

1148c

1150c

1152c

1154c

1142c

Figure 23c

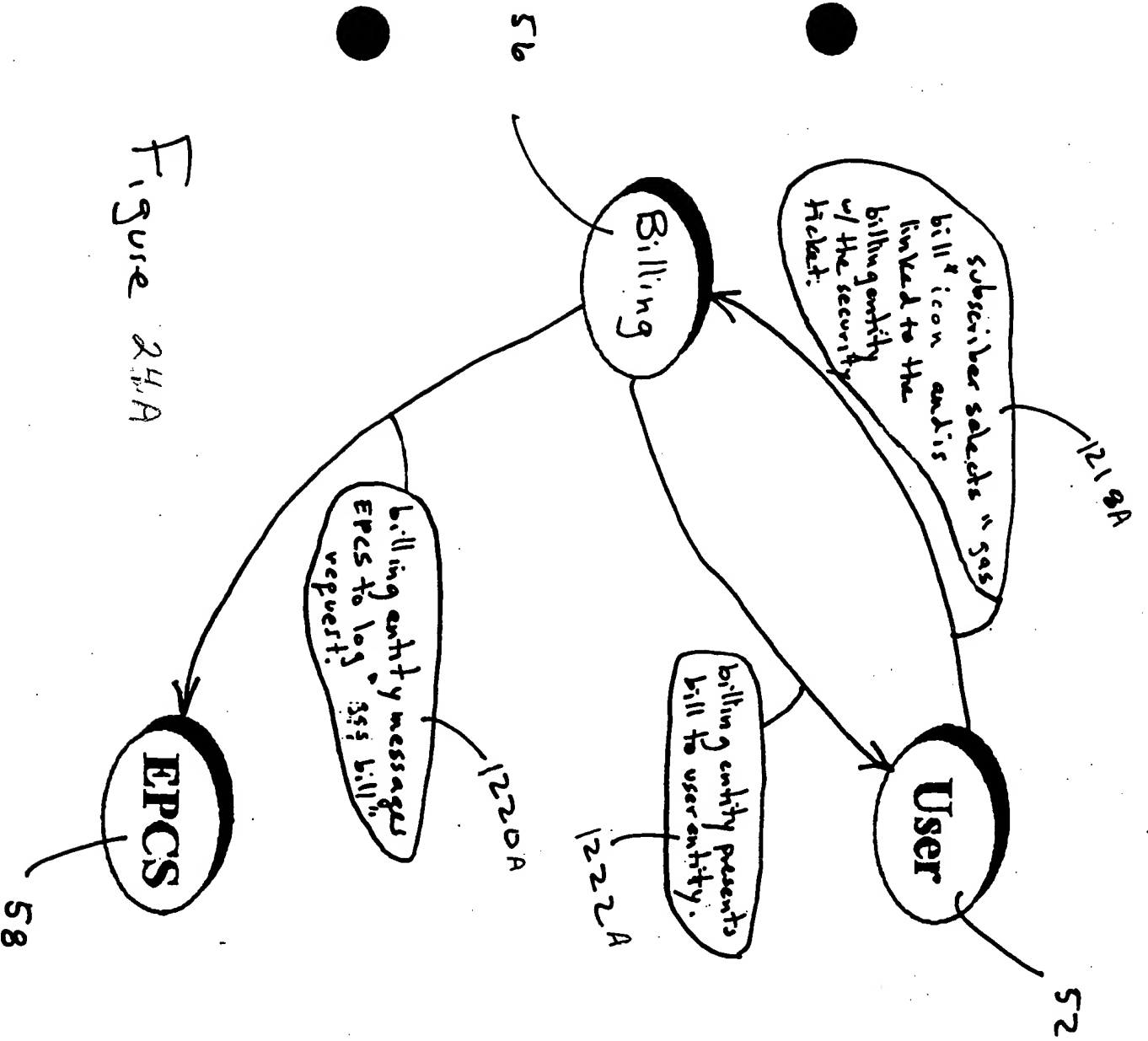


Figure 24A

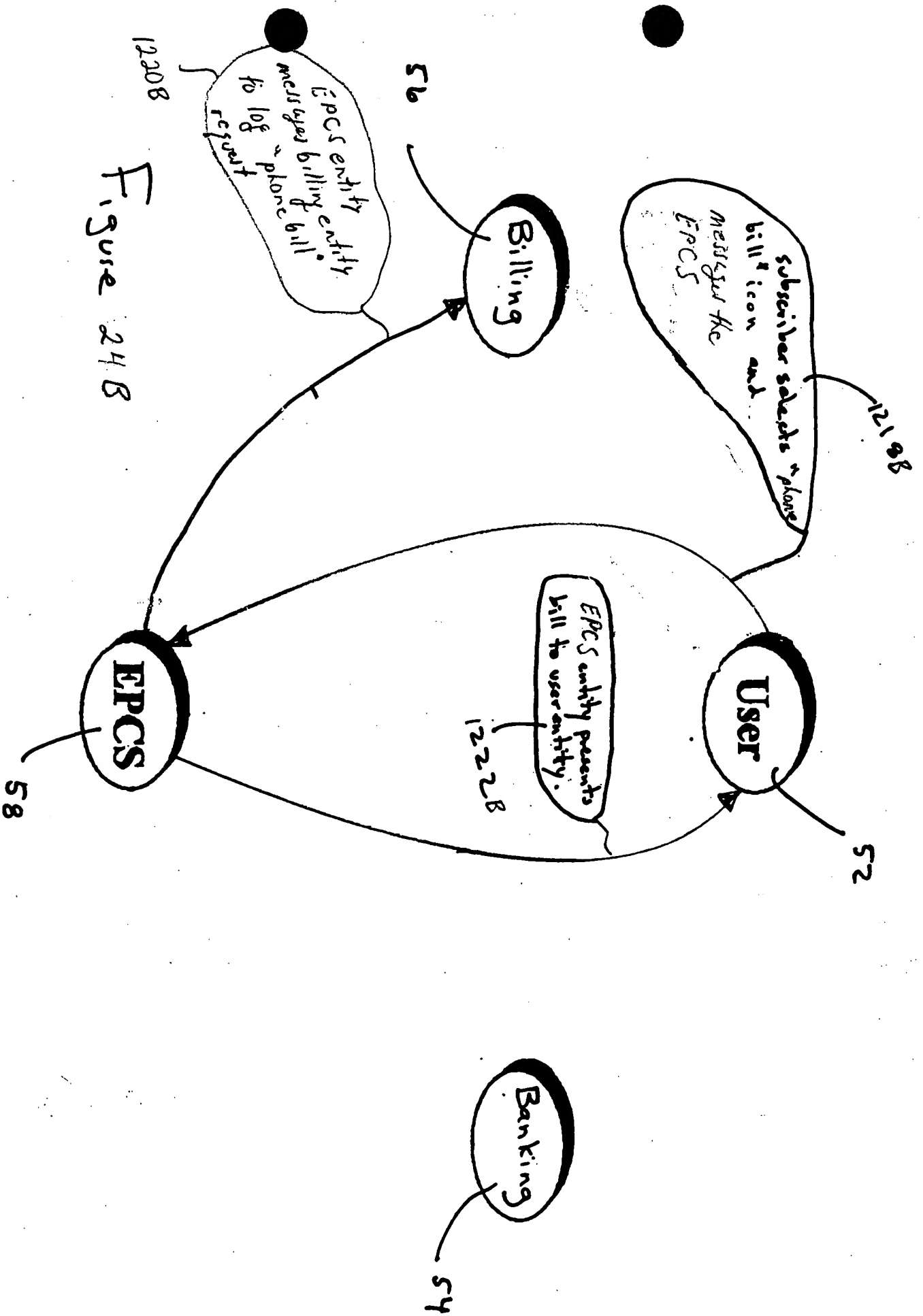


Figure 24B

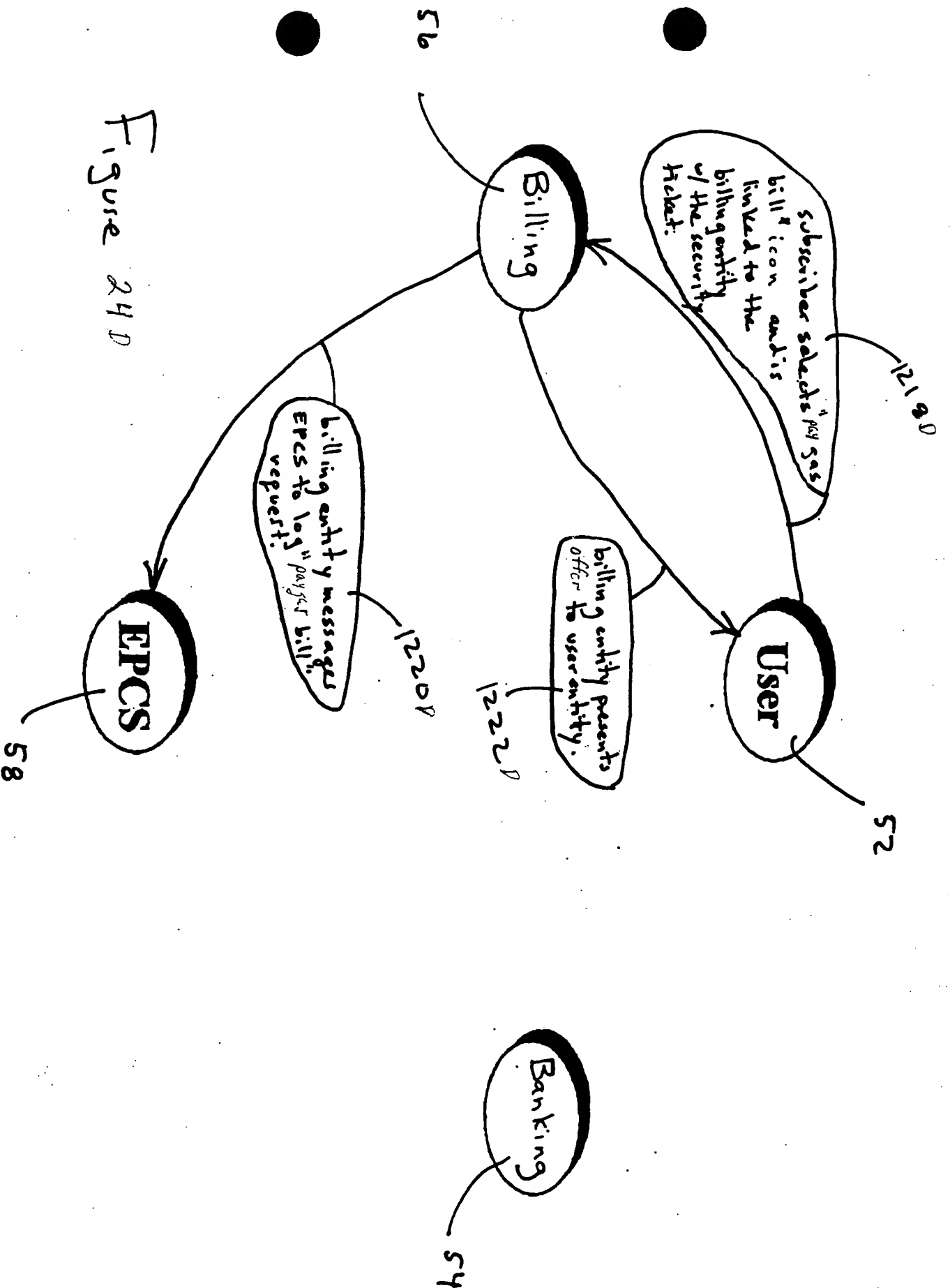


Figure 240

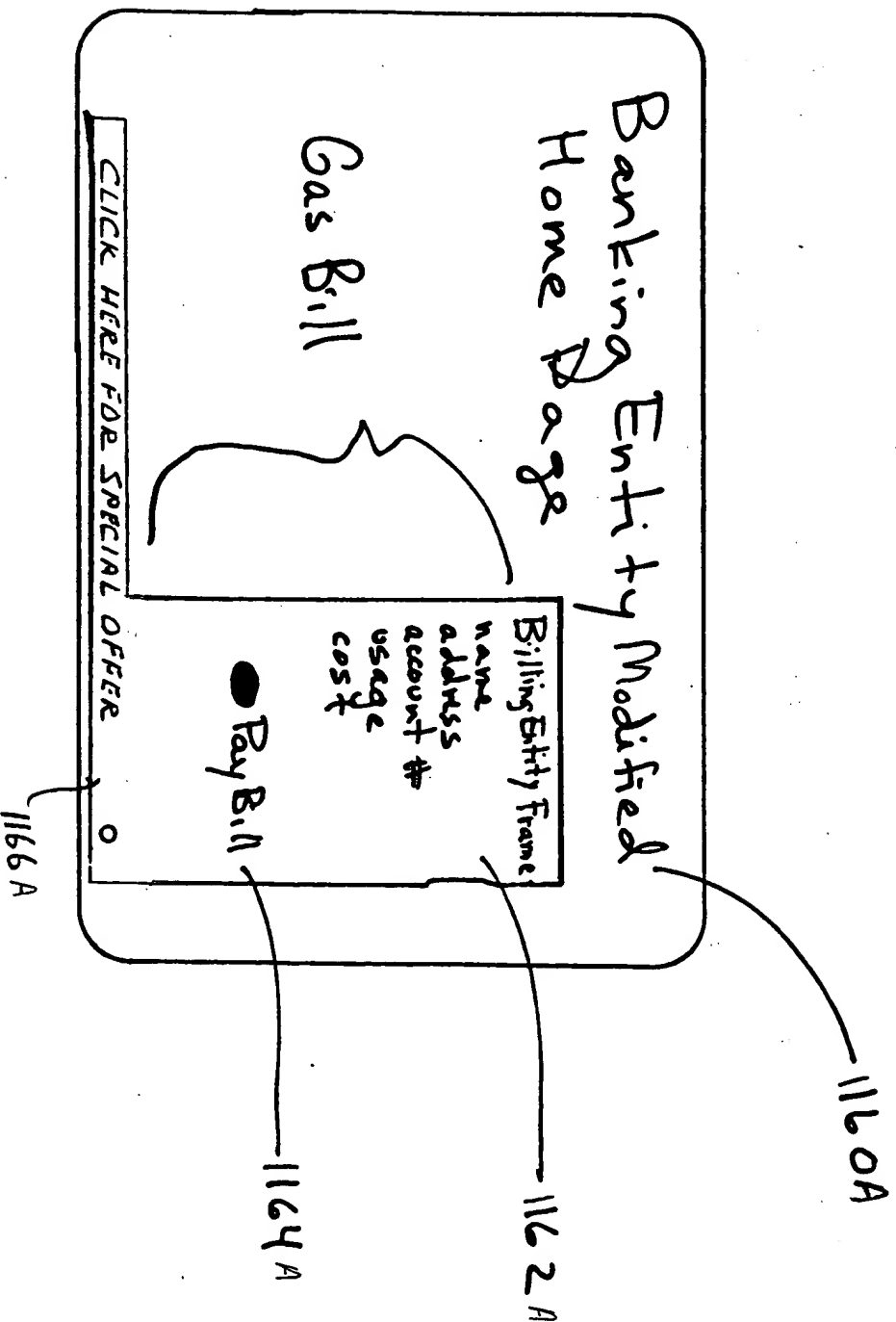


Figure 25A

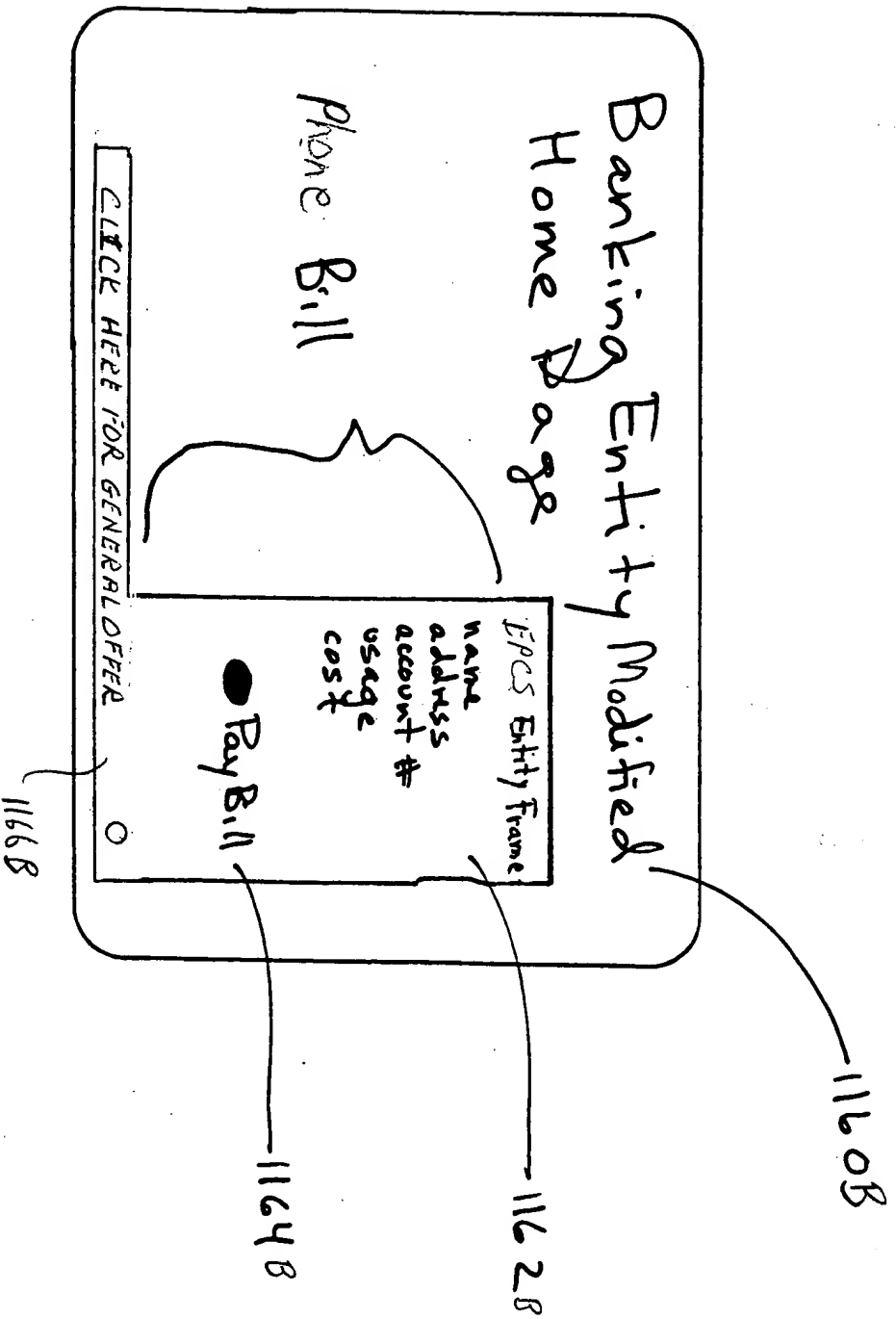


Figure 25B

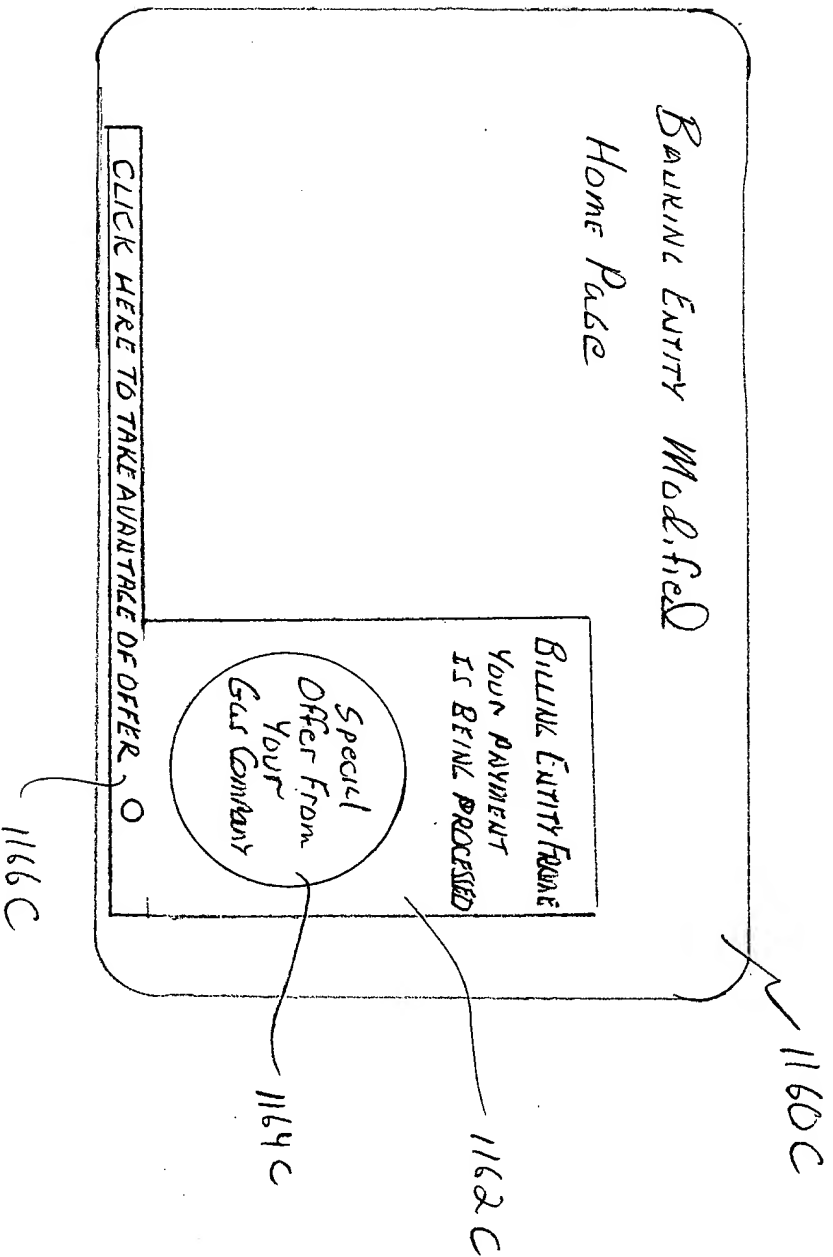


Figure 25C